

UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

U.S. Bank Trust National Association, as Trustee of the BKPL Series I Trust v. Linda Ann Puchalski	Civil Action No. 1:22-cv-00388 (WES)
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AFFIDAVIT OF LENDER

I, Tanya Nava, being over the age of eighteen years and believing in the obligations of an oath, hereby depose and say:

1. I am an Asset Manager of SN Servicing Corporation (hereinafter "SNSC"), servicing agent and attorney-in-fact for the Plaintiff in this action. As such, I am authorized to make this affidavit on its behalf.
2. As a mortgage servicer, SNSC collects payments from borrowers and maintains up-to-date electronic records concerning the loans it services in its electronic record-keeping system. I have access to the business records of SNSC, including the business records for and relating to the subject loan. I make this affidavit based upon my review of those records relating to the Borrower(s)' loan and from my own personal knowledge of how the records are kept and maintained. The loan records are maintained by SNSC in the course of its regularly conducted business activities and are made at or near the time of the event, by or from information transmitted by a person with personal knowledge. It is the regular practice to keep such records in the ordinary course of a regularly conducted

business activity.

3. To the extent that the business records of the lien in the matter were created by a prior servicer, the prior servicer's records for the loan were integrated and boarded into SNSC's systems, such that the prior servicer's records concerning the loan are no part of SNSC's business records. SNSC conducts quality control and verification of the information received from the prior servicer as part of the boarding process to ensure the accuracy of the boarded records. It is the regular practice of SNSC to integrate prior servicers' records into SNSC's business records, and to rely upon the accuracy of those boarded records in providing its loan servicing functions. These prior servicer records are integrated and relied upon by SNSC as part SNSC's business records.
4. The mortgage that is subject of this action secures a debt owed by **Linda Ann Puchalski**, which is evidenced by a promissory note dated **April 3, 2008** in the original principal amount of **\$222,973.00**.
5. As of **June 20, 2023**, the following sums are due and owing to the Plaintiff:

Principal	\$229,445.86
Forbearance Principal	\$118.50
Interest from 9/1/2020 to 6/20/2023 @ 2%	\$13,240.82
Attorney Fees	\$4,654.04
Foreclosure Fees	\$568.23
Statutory Expenses	\$149.53
Taxes	\$11,519.38
Property Insurance	\$5,751.86
Total:	\$265,448.22

Pursuant to the terms of the Note additional interest is presently accruing at a rate of \$12.57 per day. Costs of collection including reasonable attorney fees and costs continue to accrue as well.

By: Tanya Nava
Name: Tanya Nava
Title: Asset Manager
SN Servicing Corporation
Date: 6/5/2023

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

ACKNOWLEDGEMENT

STATE OF CALIFORNIA)ss.

COUNTY OF HUMBOLDT

On June 5th, 2023, before me,
Alicia J. Gentleman, Notary Public, personally appeared
Tanya Nava, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Seal]

Alicia J. Gentleman

Notary Public

My Comm. Expires: Sep 17, 2026

